

Listing of Claims**Claims 1. - 71. (Cancelled)**

72. (new) A method for guaranteeing a consumer a best price on an item purchased from a vendor in a consummated final first transaction at a first price, the method comprising

recording the first price and information identifying the consumer;

monitoring the sales price of the item for a predetermined time period after purchase of the item by the consumer in the consummated final first transaction;

noting any price lower than the first price for the item during the predetermined time period following the purchase of the item;

calculating a money-value difference between the first price and said any price lower than the first price;

refunding to the consumer an amount equal to the money-value difference;

wherein the item is purchased via a host system and the host system records the first price and information identifying the customer; the host system conducts the monitoring, noting, and calculating steps; and the host system provides the refund to the consumer;

wherein the host system provides the refund by crediting an account of the consumer; and

wherein only prices for the item to be sold by the vendor involved in the first transaction are taken into account in the noting step.

73. (new) The method of claim 72 wherein the item is purchased by the consumer at a location of the vendor.

74. (new) The method of claim 72 wherein the item is purchased by the consumer on-line via a network system.

75. (new) The method of claim 72 wherein the account is an account of the consumer with the host system.

76. (new) The method of claim 72 wherein a refund is made for each

subsequent sales price lower than the first price.

77. (new) The method of claim 72 further comprising
monitoring sales of the item during the predetermined time period
for any incentive provided to consumers purchasing the item following the
consummated final first transaction; and

providing the consumer involved in the consummated final first
transaction with a refund based on a money value of said incentive.

78. (new) The method of claim 72 further comprising
monitoring sales of the item during the predetermined time period
for any incentive provided to consumers purchasing the item following the
consummated final first transaction; and

providing the consumer involved in the consummated final first
transaction with a refund based on a money value of said incentive.

79. (new) A business system for guaranteeing a consumer a best price on an
item purchased from a vendor in a consummated final first transaction at a first price,
the system comprising

means for recording the first price and information identifying the
consumer;

means for monitoring the sales price of the item for a
predetermined time period after purchase of the item by the consumer in the
consummated final first transaction;

means for noting any price lower than the first price for the item
during the predetermined time period following the purchase of the item;

means for calculating a money-value difference between the first
price and said any price lower than the first price;

means for refunding to an account of the consumer an amount
equal to the money-value difference; and

means for duplicating for the consumer any incentive
accompanying sales of the item after the consummated final first transaction
during the predetermined time period.

1 80. (new) The business system of claim 79 further comprising
2 a host system that includes the means for recording, means for
3 monitoring, means for noting, and means for calculating.

1 81. (new) The business system of claim 80 further comprising
2 the host system also including the means for refunding.

1 82. (new) The business system of claim 79 wherein the consumer conducts
2 the consummated final first transaction with the vendor via the host system.

1 83. (new) The business system of claim 79 further comprising
2 means for determining a pertinent geographic area for the
3 consummated final first transaction and for limiting the monitoring step to sales
4 prices available within the pertinent geographic area.

1 84. (new) The business system of claim 79 further comprising
2 means for providing a warranty to the consumer.

1 85. (new) In a business system with a magnetic strip card with consumer
2 identifying information encoded thereon said information identifying a consumer
3 desiring to conduct a transaction with a vendor, a host system that maintains
4 information about discounts from said vendor, an apparatus for reading information
5 on the magnetic strip card, said apparatus interconnected with and in communication
6 with the host system, and means for applying any applicable discount related to said
7 transaction for the benefit of said consumer, the improvement comprising

8 means for guaranteeing a consumer a best price on an item
9 purchased from the vendor in a consummated final first transaction at a first
10 price; said means further comprising

11 means for recording the first price and information identifying the
12 consumer;

13 means for monitoring the sales price of the item for a
14 predetermined time period after the purchase of the item by the consumer in the
15 consummated final first transaction;

16 means for noting any price lower than the first price for the item
17 during the predetermined time period, wherein only prices for the item to be

18 sold by the vendor involved in the first transaction are taken into account;
19 means for calculating a money-value difference between the first
20 price and said any price lower than the first price; and
21 means for refunding to an account of the consumer an amount
22 equal to the money-value difference.